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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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Nationstar Mortgage LLC d/b/a Champion Mortgage

Company

In Re:

Flora A. DelloRusso,

Debtor.



Order Filed on February 16, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-23657 RG

Adv. No.:

Hearing Date: 1/03/2018 @ 10:30 a.m..

Judge: Rosemary Gambardella

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: February 16, 2018

Ionorable Rosemary Gambardella United States Bankruptcy Judge (Page 2)

Debtor: Flora A. DelloRusso Case No: 17-23657 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Champion Mortgage Company, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 52 Second Avenue, Hawthorne, NJ 07506, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 25, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for taxes incurred post-petition in the total amount of \$8,338.33, which were advanced by the Movant on August 23, 2017 at \$4,169.17 and October 12, 2017 at \$4,169.16 and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$8,338.33 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that going forward, Debtor is to maintain the post-petition escrow expenses, including but not limited to property taxes and insurance, on their own outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or escrow expenses are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall file a modified plan within seven days of the date of this order, otherwise the case will be dismissed upon the certification of either the Standing Trustee or the secured creditor; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.